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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your full name	Kathena	
Write the name that is on	First name	First name
your government-issued picture identification (for	Middle name	Middle name
example, your driver's	Mack	
license or passport	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last	First name	First name
8 years Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX- 3300	
Security number or federal Individual	OR	OR
Taxpayer Identification number	9 xx - xx-	9 xx - xx-
(ITIN)		

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Debtor 1 Kathena First Name	Mack Middle Name Last Name	Case number (if known)
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name	Business name
8 years	Business name	Business name
Include trade names and doing business as names	EIN	EIN
	EIN	EIN
5. Where you live	621 E. 83rd St 3S	If Debtor 2 lives at a different address:
	Number Street	Number Street
	Chicago Illinois 60619 City State Zip Code	City State Zip Code
	Cook	
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	City State Zip Code	City State Zip Code
6. Why you are choosing this district	Check one:	Check one:
to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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De	ebtor 1 Kathena	Mack Case number (if known)
	First Name	Middle Name Last Name
Pa	rt 2: Tell the Court Abo	Your Bankruptcy Case
7.	The chapter of the Bankruptcy Code you are choosing to file under	neck one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for ankruptcy (Form B2010)). Also, go to the top of page 1 and check the appropriate box. Chapter 7 Chapter 11 Chapter 12 Chapter 13
8.	How you will pay the fee	I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the <i>Application for Individuals to Pay Your Filing Fee in Installments</i> (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the <i>Application to Have the Chapter 7 Filing Fee Waived</i> (Official Form 103B) and file it with your petition.
9.	Have you filed for bankruptcy within the last 8 years?	No.
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	No. Yes. Debtor
11.	Do you rent your residence?	No. Go to line 12. Yes. Has your landlord obtained an eviction judgment against you? ✓ No. Go to line 12. Yes. Fill out <i>Initial Statement About an Eviction Judgment Against You</i> (Form 101A) and file it with this bankruptcy petition.

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Debtor 1 Kathena Mack Case number (if known) First Name Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance Bankruptcy Code and sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are vou a small business debtor? I am not filing under Chapter 11. For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have ✓ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Kathena Mack Case number (if known)

First Name Middle Name Last Name Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have ✓ I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. The law requires that Attach a copy of the certificate and the payment plan, Attach a copy of the certificate and the payment plan, if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you plan, if any. plan, if any. are not eligible to file. I certify that I asked for credit counseling services ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: I have a mental illness or a mental I have a mental illness or a mental Incapacity. Incapacity. deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for

waiver of credit counseling with the court.

waiver of credit counseling with the court.

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Debtor 1 Kathena Mack Case number (if known) First Name Middle Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do "incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded □ No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **1**-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do vou estimate that you owe? 100-199 10,001-25,000 More than 100,000 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets to be worth? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Kathena Mack Signature of Debtor 1 Signature of Debtor 2 Executed on _ 9/7/2018 Executed on MM / DD / YYYY MM / DD / YYYY

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For your attorney, if you are represented by one I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the	Debtor 1 Kathena		Mack	Case number (if known)	
are represented by one eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the	First Name	Middle Name	Last Name		
If you are not		eligibility to proceed under Ch	hapter 7, 11, 12, or 13 of	title 11, United States	Code, and have explained the
If you are not debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I	If you are not	debtor(s) the notice required b	oy 11 U.S.C. § 342(b) and	d, in a case in which §	707(b)(4)(D) applies, certify that I
represented by an have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.	represented by an				
attorney, you do not		40			
need to file this page. /s/ Michael Spangler Date 9/7/2018	need to file this page.	/s/ Michael Spangler		<u> </u>	
Signature of Attorney for Debtor MM / DD / YYYY		Signature of Attorney for Deb	otor	MM / DD /	YYYY
Michael Spangler		Michael Spangler			
Printed name					
Comment Law Circa		Comment Laws Firms			
Semrad Law Firm Firm name					
20 S. Clark Street					
Street		Street			
28th Floor		28th Floor			
Chicago Illinois 60603					
City State Zip Code		City	State		Zip Code
Contact phone 3122568704 Fmail address mspangler@semradlaw.com		Contact phone	122568704	or all and discount of the second	
Contact phone 3122568704 Email address mspangler@semradlaw.com		Contact priorie3	122300704 Er	maii address <u>m</u>	spangier@semradiaw.com
Illinois				Illinois	
Bar number State		Bar number			

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Fill in this infor	mation to identify your ca	ase:	
Debtor 1	Kathena		Mack
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

П	Check if this is an
	amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	\$10,425.00
1b. Copy line 62, Total personal property, from Schedule A/B	410.107.00
1c. Copy line 63, Total of all property on Schedule A/B	\$10,425.00
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	¢10,000,00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$10,229.00 ———————————————————————————————————
. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$800.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	* 05.077.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$35,377.00
Your total liabilities	\$46,406.00
art 3: Summarize Your Income and Expenses	
alto. Summanze rour moome and Expenses	
. Schedule I: Your Income (Official Form 106I)	\$1,636.00
. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$1,636.00

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Debte	or 1 Kathena		Mack	Case number (if known)	
	First Name	Middle Name	Last Name		
Part 4	Answer These Que	estions for Administra	tive and Statistical Rec	oras	
6. A r	e you filing for bankrupto	y under Chapters 7, 11, c	or 13?		
	No. You have nothing to	report on this part of the fo	orm. Check this box and sub	mit this form to the court with your other sch	edules.
_ _	Yes.				
	_				
7. W ł	nat kind of debt do you ha	ave?			
~				d by an individual primarily for a personal, al purposes. 28 U.S.C. § 159.	
	,	, ,			a mait
L	this form to the court wit		ou have nothing to report on	this part of the form. Check this box and sul	omit
			_		
		ur Current Monthly Incom Form 122B Line 11; OR , Fo	ne: Copy your total current morm 122C-1 Line 14.	onthly income from Official	\$0.00
9.	Copy the following specia	al categories of claims fro	om Part 4, line 6 of Schedu	le E/F:	
	From Part 4 on Schedule	E/F, copy the following:		Total claim	
				40.00	
	9a. Domestic support oblig	ations (Copy line 6a.)		\$0.00	
	9b. Taxes and certain other	debts you owe the govern	ment. (Copy line 6b.)	\$800.00	
	9c. Claims for death or pers	sonal injury while you were	intoxicated. (Copy line 6c.)	\$0.00	
	·			\$0.00	
	9d. Student loans. (Copy li	ne 61.)		<u> </u>	
	9e. Obligations arising out priority claims. (Copy line 6		or divorce that you did not rep	port as \$0.00	
	priority ciairis. (Copy lifte o	y. <i>1</i>		\$0.00	
	9f. Debts to pension or pro	fit-sharing plans, and other	similar debts. (Copy line 6h.)		

\$800.00

9g. **Total.** Add lines 9a through 9f.

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Fill in this	information	n to identify your c	ase:						
Debtor 1	Kath				Mack				
Debtor 2	First	Name	Middle N	lame	Last Name				
(Spouse, if fi	ling) First	Name	Middle N	lame	Last Name				
United Sta	ates Bankru	otcy Court for the:	Northern		District of Illinois				
Case num	nber				(State)				
Officia	al Form	106A/B							Check if this is an amended filing
Sche	dule A	/B: Prope	erty						12/1
category v responsibl write your	where you le for suppl name and	think it fits best. I ying correct infor case number (if I	Be as complete a mation. If more s known). Answer e	nd ac pace very o	asset only once. If an asset curate as possible. If two m is needed, attach a separa question. r Other Real Estate You	arried pe te sheet to	ople a this	re filing together, both a form. On the top of any	are equally
			quitable interest i	in any	residence, building, land,	or similar	prope	rty?	
	No. Go to	e is the property?							
1.1		ress, if available, or	other description		at is the property? Check all Single-family home Duplex or multi-unit building	that apply.		the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
					Condominium or cooperative Manufactured or mobile home	Э		Current value of the entire property?	Current value of the portion you own?
	Number	Street State	Zip Code	Ħ	Land Investment property Timeshare Other			Describe the nature of interest (such as fees the entireties, or a life	simple, tenancy by
				one	to has an interest in the property. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an		ck	Check if this is co (see instructions)	ommunity property
				Oth	er information you wish to a	idd about	this i	tem, such as local	
If you	own or how	e more than one, li	int hara:	pro	perty identification number				
1.2		ess, if available, or			at is the property? Check all Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home			the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property. Current value of the portion you own?
	Number	Street			Land			Describe the nature of	of your ownership
			7in Code	H	Investment property Timeshare Other			interest (such as fee s the entireties, or a lif	simple, tenancy by
	City	State	Zip Code	Who one	Other has an interest in the propose. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an er information you wish to apperty identification number:	d another add about		(see instructions)	ommunity property

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Debtor 1	Kathena		Mack	Case number	r (if known)	
	First Name	Middle Name	Last Name			<u> </u>
1.3	et address, if available, or otl	[/hat is the property? Check all that Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	apply.	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property. Current value of the portion you own?
Nur City	nber Street State	Zip Code	Land Investment property Timeshare Other	_	Describe the nature o interest (such as fee s the entireties, or a life	imple, tenancy by
		[] [] [] 0	/ho has an interest in the property Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and and ther information you wish to add a roperty identification number:	other	(see instructions)	mmunity property
	the dollar value of the porve attached for Part 1. Wr	tion you own for a	II of your entries from Part 1, inclu	iding any entrie	s for pages	
Do you ov you own t	hat someone else drives. If y uns, trucks, tractors, sport ut	equitable interest ou lease a vehicle, a	in any vehicles, whether they are ilso report it on Schedule G: Executor ycles	-	-	
3.1	Make Model: Year:	Toyota Avalon 2012	Who has an interest in the propone. Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information: 2012 Toyota Avolon	72000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an		Current value of the entire property? \$9650.00	Current value of the portion you own? \$9650.00
3.2	Make Model: Year:		who has an interest in the propone. Debtor 1 only		the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an Check if this is community instructions)		Current value of the entire property?	Current value of the portion you own?

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	Kathena First Name	Middle Name	Mack Last Name	Case number	ei (ii kriowii)	
	Make Model: Year: Approximate mileage:		Who has an interest in the one. Debtor 1 only	property? Check	the amount of any secu Creditors Who Have Cla	claims or exemptions. Pured claims on Schedule Laims Secured by Property.
	Other information:		Debtor 2 only Debtor 1 and Debtor 2 o	nly	Current value of the entire property?	Current value of the portion you own?
			At least one of the debto	rs and another		
			Check if this is commuinstructions)	inity property (see		
3.4	Make Model:		Who has an interest in the one.	property? Check	the amount of any secu	claims or exemptions. Pured claims on Schedule Laims Secured by Property.
	Year: Approximate mileage:		Debtor 1 only		Creditors vino mave Cia	airis secured by Property.
			Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 of	•	entire property?	portion you own?
			At least one of the debto			
			Check if this is commuinstructions)	inity property (see		
Exan	nples: Boats, trailers, motors No	•	ner recreational vehicles, othe ft, fishing vessels, snowmobiles,	·		
Exan	nples: Boats, trailers, motors No Yes Make Model:	•	ft, fishing vessels, snowmobiles, Who has an interest in the one.	motorcycle accessori	Do not deduct secured the amount of any secu	red claims on <i>Schedule L</i>
Exan	nples: Boats, trailers, motors No Yes Make Model: Year:	•	ft, fishing vessels, snowmobiles, Who has an interest in the one. Debtor 1 only	motorcycle accessori	Do not deduct secured the amount of any secu	red claims on <i>Schedule L</i>
Exan	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	ft, fishing vessels, snowmobiles, Who has an interest in the one. Debtor 1 only Debtor 2 only	motorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	claims or exemptions. Pured claims on <i>Schedule Laims Secured by Property</i> . Current value of the portion you own?
Exan	nples: Boats, trailers, motors No Yes Make Model: Year:	•	tt, fishing vessels, snowmobiles, Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on	motorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	ured claims on Schedule Laims Secured by Property.
Exan	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	ft, fishing vessels, snowmobiles, Who has an interest in the one. Debtor 1 only Debtor 2 only	motorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule Laims Secured by Property. Current value of the
Exan 4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information:	•	Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor instructions) Who has an interest in the	property? Check only ors and another unity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured	ured claims on Schedule Laims Secured by Property. Current value of the portion you own? claims or exemptions. Pu
Exan 4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	•	Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor instructions) Who has an interest in the one.	property? Check only ors and another unity property (see	Do not deduct secured the amount of any secucreditors Who Have Classian Current value of the entire property? Do not deduct secured the amount of any secu	claims or schedule laims Secured by Property. Current value of the portion you own? claims or exemptions. Pured claims on Schedule laims.
Exan 4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information:	•	Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor instructions) Who has an interest in the one. Debtor 1 only	property? Check only ors and another unity property (see	Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secucreditors Who Have Classifications	ured claims on Schedule Inims Secured by Property. Current value of the portion you own? claims or exemptions. Pured claims on Schedule Inims Secured by Property.
Exan 4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor instructions) Who has an interest in the one. Debtor 1 only Debtor 2 only	e property? Check only ors and another unity property (see	Do not deduct secured the amount of any secucreditors Who Have Classian Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule Laims Secured by Property. Current value of the
Exan 4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor instructions) Who has an interest in the one. Debtor 1 only	e property? Check only ors and another unity property (see e property? Check	Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the	claims on Schedule Laims Secured by Property. Current value of the portion you own? claims or exemptions. Pured claims on Schedule Laims Secured by Property. Current value of the

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Debtor 1 Kathena Mack Case number (if known) First Name Middle Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Living room set, Bedroom set \$500.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... T.v. Cell Phone Computer \$200.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$75.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Nο Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list **✓** No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$775.00 for Part 3. Write that number here

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Debtor 1 Kathena Mack Case number (if known) First Name Middle Name Last Name **Describe Your Financial Assets** Part 4: Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: BofA \$0.00 17.2. Checking account: 17.3. Savings account: \$0.00 BofA 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ◪ No Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

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Debt	tor 1 Kathena		Mack	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotial include personal checks, cashiers' ents are those you cannot transfer	checks, promissory not	es, and money orders.	
	Yes. Give specific information about them	Issuer name:			
21.	Retirement or pension		thrift eavings accounts	or other pension or profit-sharing plans	
	No No	na, Enioa, Reogii, 401(k), 403(b)	, tillit savings accounts,	of other pension of profit-sharing plans	
	Yes. List each	Type of account:	Institution name:		
	account	401(k) or similar plan:			
	separately.				
		Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			. · <u></u>
		Additional account:			
		Additional account:			
22.		prepayments I deposits you have made so that with landlords, prepaid rent, public			
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract for	or a periodic payment of money to	you, either for life or for	a number of years)	
	✓ No Yes	Issuer name and description:			

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Debt	or 1 Kathena		Mack	Case number (if known)	
24.	First Name	Middle Name	Last Name in a qualified ABLE program, or unde	r a qualified state tuition program	
), 529A(b), and 529(b)(1).		a quantica state tailion program	
	No Institution Yes	on name and description.	Separately file the records of any interest	ss.11 U.S.C. § 521(c):	
25.	Trusts, equitable or for exercisable for your b		rty (other than anything listed in line	1), and rights or powers	
	✓ No Yes. Describe				
26.			ets, and other intellectual property		
		nain names, websites, pro	oceeds from royalties and licensing agree	ements	
	Yes. Describe				
27.		and other general intairmits, exclusive licenses, o	ngibles cooperative association holdings, liquor li	censes, professional licenses	
	✓ No				
	Yes. Describe				
Mon	ney or property owe	d to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or property owe				portion you own?
	Tax refunds owed to y ✓ No	ou		Endowl	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds owed to y ✓ No — Yes. Give specific ir about them, in	ou nformation ncluding whether		Federal:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds owed to y ✓ No ☐ Yes. Give specific ir	ou Information Including whether Including whet		State:	portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds owed to y No Yes. Give specific ir about them, ir you already fil and the tax ye	ou Information Including whether Including whet			portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed to y No Yes. Give specific ir about them, ir you already fill and the tax yes	ou Information Including whether I ded the returns I dears	sal support, child support, maintenance,	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to y No Yes. Give specific ir about them, ir you already fil and the tax yes Family support Examples: Past due or let No	ou Information Including whether Including whet	sal support, child support, maintenance,	State: Local: divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to y No Yes. Give specific ir about them, ir you already fill and the tax yes Family support Examples: Past due or let	ou Information Including whether Including whet	sal support, child support, maintenance,	State: Local: divorce settlement, property settlemen Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds owed to y No Yes. Give specific ir about them, ir you already fil and the tax yes Family support Examples: Past due or let No	ou Information Including whether Including whet	sal support, child support, maintenance,	State: Local: divorce settlement, property settlement Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00
28.	Tax refunds owed to y No Yes. Give specific ir about them, ir you already fil and the tax yes Family support Examples: Past due or let No	ou Information Including whether Including whet	sal support, child support, maintenance,	State: Local: divorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to y No Yes. Give specific ir about them, ir you already fil and the tax yes Family support Examples: Past due or let No	ou Information Including whether Including whet	sal support, child support, maintenance,	State: Local: divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to y No Yes. Give specific in about them, in you already fill and the tax yes Family support Examples: Past due or let No Yes. Give specific in	ou Information Including whether Including whet		State: Local: divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to y No Yes. Give specific ir about them, ir you already fil and the tax yes Family support Examples: Past due or le No Yes. Give specific ir Other amounts some of Examples: Unpaid wage	ou Information Including whether Including whet	sal support, child support, maintenance, yments, disability benefits, sick pay, vaca you made to someone else	State: Local: divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to y ✓ No Yes. Give specific ir about them, ir you already fill and the tax yes Family support Examples: Past due or let ✓ No Yes. Give specific ir Other amounts someous social Security No	ou Information Including whether Including whet	yments, disability benefits, sick pay, vaca	State: Local: divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to y ✓ No Yes. Give specific ir about them, ir you already fill and the tax yes Family support Examples: Past due or let ✓ No Yes. Give specific ir Other amounts someous Examples: Unpaid wage Social Securi	ou Information Including whether Including whet	yments, disability benefits, sick pay, vaca	State: Local: divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Kathena		Mack	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance Examples: Health, disab		alth savings account (HSA); credit,	homeowner's, or renter's insurance	
	Yes. Name the insu of each policy and		Company name:	Beneficiary:	Surrender or refund value:
32.		y of a living trust, expect	someone who has died proceeds from a life insurance police.	cy, or are currently entitled to receive	_
	✓ No Yes. Describe				
33.			you have filed a lawsuit or made urance claims, or rights to sue	e a demand for payment	
34.	Other contingent and to set off claims	unliquidated claims of	every nature, including counter	claims of the debtor and rights	
	✓ No Yes. Describe				
35.	Any financial assets y	ou did not already list			
	Yes. Describe				
36.		•	n Part 4, including any entries f		
Part	5: Describe Any B	usiness-Related Pro	perty You Own or Have an l	nterest In. List any real estate in Pa	rt 1.
37.	Do you own or have a	ny legal or equitable in	terest in any business-related p	roperty?	
	No. Go to Part 6. Yes. Go to line 38.	., 1030. 0. 040.			Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable of	or commissions you alro	eady earned		от елетірнотіз
	Ves. Describe				
39.	Office equipment, furn Examples: Business-rela		e, modems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, ele	ctronic devices
	✓ No Yes. Describe				
	-				

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Deb	tor 1 Kathena	Mack	Case number (if known)	
	First Name Middle Nar	ne Last Name		
40.	Machinery, fixtures, equipment, supplies ye	ou use in business, and tools of y	our trade	
	₩ No			
	Yes. Describe			
41.	Inventory			
	No No			
	Yes. Describe			
40				
42.	Interests in partnerships or joint ventures			
	✓ No			
	Yes. Give specific	Name of entity:	% of ownership:	
	information about			
	them			-
				<u> </u>
				<u> </u>
43. (Customer lists, mailing lists, or other compi	lations		
	✓ No			
	Yes. Do your lists include personally ident	ifiable information (so defined in 11	11.0.0. 6.101(41.6))2	
	res. Do your lists include personally ident	inable information (as defined in 11	0.5.C. § 101(41A)) !	
	□ No			
	<u> </u>			
	Yes. Describe			
4.4	Amy by simon valoted managery year did not	alva adv. li at		
44.	Any business-related property you did not	aiready list		
	✓ No			
	Yes. Give specific			
	information			<u> </u>
				
		-		_
		-		
	add the dollar value of all of your entries from			
for Pa	art 5. Write that number here			
	Describe And Farms and Commen	raial Fishing Palatad Pranam	h. Va., Our ar Have an Intercation	
Part	If you own or have an interest in farmland, list		ty You Own or Have an Interest In.	
	ii you own or have an interest in familiand, list	itiii atti.		
46.	Do you own or have any legal or equitable	interest in any farm- or commer	cial fishing-related property?	
	No. Go to Port 7			Current value of the
	No. Go to Part 7.			portion you own?
	Yes. Go to line 47.			Do not deduct secured claims
				or exemptions
47.	Farm animals			
	Examples: Livestock, poultry, farm-raised fish			
	No No			
	Yes. Describe			

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Debt	tor 1 Kathena	Mack	Case number (if known)	
	First Name Middle Name	Last Name		
48.	Crops-either growing or harvested			
	✓ No			
	Yes. Describe			
40				
49.	Farm and fishing equipment, implements, machine	ery, fixtures, and tools of trade		
	✓ No			
	Yes. Describe			
E0	Farm and fishing supplies, chemicals, and feed			
30.				
	✓ No			
	Yes. Describe			
51	Any farm- and commercial fishing-related property	vou did not already list		
		, ,		
	No N			
	Yes. Describe			
			Г	
	dd the dollar value of all of your entries from Part 6, art 6. Write that number here		ou have attached	
>				
Part	7: Describe All Property You Own or Have a	an Interest in That You Did No	t List Above	
53.	Do you have other property of any kind you did not			
	Examples: Season tickets, country club membership	•		
	✓ No			
	Yes. Give specific			
	information			
54. A	dd the dollar value of all of your entries from Part 7.	Write that number here		•
Part	8: List the Totals of Each Part of this Form			
			_	
55. F	Part 1: Total real estate, line 2			
56 -	port 2 total vohiolog line 5			
36. F	part 2 total vehicles, line 5	\$9650.00		
57. P	art 3: Total personal and household items, line 15	\$775.00		
58. P	art 4: Total financial assets, line 36			
50 F	Part 5: Total business related property line 45			
59. F	Part 5: Total business-related property, line 45			
60. F	Part 6: Total farm- and fishing-related property, line	52		
61. F	Part 7: Total other property not listed, line 54			
62 7	Total personal property. Add lines 56 through 61			
UZ. I	i otai personai property. Add illes so tillough of	\$10425.00	Copy personal property total	+ \$10425.00
			Copy personal property total	
				\$10425.00
63. T	otal of all property on Schedule A/B. Add line 55 + lin	ne 62		

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Fill	in this inforr	nation to identify your ca	ase:		
				Made	
Dec	otor 1	Kathena First Name	Middle Name	Mack Last Name	
	otor 2 ouse, if filing)			Last Name	
		First Name ankruptcy Court for the:	Middle Name Northern D	Last Name	
		, .,		(State)	
	se number lown)				
Of	ficial I	Form 106C			Check if this is ar amended filing
Sc	hedule	C: The Prop	erty You Claim a	s Exempt	04/16
info as e addi For	rmation. Uxempt. If ritional pag	Using the property you more space is needed, jes, write your name a	u listed on Schedule A/B: I fill out and attach to this nd case number (if known im as exempt, you must s	Property (Official Form 106 page as many copies of Pa). specify the amount of the	are equally responsible for supplying correct 6A/B) as your source, list the property that you claim art 2: Additional Page as necessary. On the top of any exemption you claim. One way of doing so is to
the tax- und	amount o exempt re er a law t	f any applicable stat etirement funds—ma hat limits the exemp	utory limit. Some exempt ay be unlimited in dollar a	tions—such as those for h amount. However, if you c amount and the value of	narket value of the property being exempted up to health aids, rights to receive certain benefits, and claim an exemption of 100% of fair market value the property is determined to exceed that amount,
Par	t 1: Iden	tify the Property You	Claim as Exempt		
1.	Which set	of exemptions are you	claiming? Check one only, ev	en if your spouse is filing with y	you.
	✓ You a	are claiming state and fe	deral nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)	
	You a	are claiming federal exe	mptions. 11 U.S.C. § 522(b)(2	2)	
2.	For any pr	roperty you list on Sche	dule A/B that you claim as e	xempt, fill in the information	below.
		ription of the property a hedule A/B that lists th		Amount of the exemption you	
			Copy the value from Schedule A/B		
	-	ı: a Avalon, 2012, Toyota Avolon	\$9,650.00	\$0 100% of fair market val	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
	Line from Schedule A			applicable statutory limi	
	Brief				735 ILCS 5/12-1001(b)
	description		\$0.00	✓ \$0	
	Check Line from	king account, BofA		100% of fair market val	
	Schedule A	4∕B: <u>17</u>		applicable statutory limi	iit
3.	-	_	emption of more than \$160, and every 3 years after that for a	375? cases filed on or after the date o	of adjustment.)
	Yes. D	oid you acquire the prope	ty covered by the exemption w	rithin 1,215 days before you file	ed this case?

No Yes

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Debtor 1 Kathena Mack Case number (if known) First Name Middle Name Last Name **Additional Page** Part 2: Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B 735 ILCS 5/12-1001(b) Brief \$0.00 description: **✓** \$0 Savings account, BofA 100% of fair market value, up to any I ine from applicable statutory limit Schedule A/B: 17 Brief 735 ILCS 5/12-1001(b) \$500.00 description: **✓** \$500.00 Living room set, 100% of fair market value, up to any Bedroom set applicable statutory limit Line from Schedule A/B: 06 735 ILCS 5/12-1001(a) \$75.00 description: $\overline{}$ \$75.00 **Used Clothing** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) Brief description: \$200.00 \checkmark \$200.00 T.v. Cell Phone 100% of fair market value, up to any

applicable statutory limit

Computer

07

I ine from Schedule A/B: Case 18-25282 Doc 1 Filed 09/07/18 Entered 09/07/18 12:37:23 Desc Main Document Page 22 of 74

			DC	cument	Page 22 01	74		
Fill in	this infor	mation to identify your ca	se:					
Debto	r 1	Kathena		Mack				
		First Name	Middle Name	Last Na	me			
Debto (Spouse	r 2 e, if filing)	First Name	Middle Name	Last Na	me			
United	d States B	ankruptcy Court for the:	Northern	District of Illin	ois			
Case	number			(Sta	ate)			
(If know								
Offi	cial	Form 106D				•		Check if this is an amended filing
		le D: Credito	ors Who Ha	ve Clair	ns Secure	d by Prop	ertv	12/15
more s	pace is	e and accurate as possib needed, copy the Additio number (if known).				•		
		reditors have claims se	ecured by your proper	tv?				
г		Check this box and subm	,,	•	schedules. You hav	e nothing else to repo	ort on this form.	
[Yes.	Fill in all of the information	n below.	•		,		
Part		All Secured Claims						
2.		secured claims. If a credit	tor has more than one sec	cured claim list th	ne creditor	Column A	Column B	Column C
	separate	ly for each claim. If more th	nan one creditor has a par	ticular claim, list t	the other creditors	Amount of claim	Value of	Unsecured
	name.	. As much as possible, list	the claims in alphabetical	order according	to the creditor's	Do not deduct the value of collateral.	collateral that supports	portion If any
							this claim	,
2.1	BK OF A		Describe the property	that secures tl	ne claim:	\$10,229.00	\$9,650.00	\$579.00
	РО ВО	(1598	2012 Toyota Avalon					
	Numb	er Street	As of the date you file	, the claim is: (Check all that apply.			
			Contingent					
	NORFOI City	LK VA 23501 State ZIP Code	Unliquidated					
	,	es the debt? Check one.	Disputed					
	✓ Deb	tor 1 only	Nature of lien. Check a	all that apply.				
	Deb	tor 2 only	An agreement you car loan)	made (such as n	nortgage or secured			
	Deb	tor 1 and Debtor 2 only	Statutory lien (such	as tax lien med	nanic's lien)			
		ast one of the debtors another	Judgment lien from					
	Che	ck if this claim relates	Other (including a r					
	Date de incurred		Last 4 digits of accou	nt number	5333			

Add the dollar value of your entries in Column A on this page. Write that number

here:

\$10,229.00

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	L	ocument Page 23 01 74				
Fill in this	s information to identify your case:					
Debtor 1	Kathena	Mack				
Debtor 2	First Name Middle Name	Last Name				
(Spouse, if		Last Name				
United S	tates Bankruptcy Court for the: Northern	District of Illinois				
Case nu	mber	(State)				
Offici	al Form 106E/F			Chec	ck if this is an	amended filing
Sch	edule E/F: Creditors Who	Have Unsecured (laims			12/15
Form 106 claims th	ty to any executory contracts or unexpired leases to A/B) and on Schedule G: Executory Contracts and least are listed in Schedule D: Creditors Who Hold Clases in the boxes on the left. Attach the Continuation List All of Your PRIORITY Unsecured Claims	Jnexpired Leases (Official Form 106G). Do ins Secured by Property. If more space is Page to this page. On the top of any addit	not include ar needed, copy t	ny creditors the Part yo	s with partia u need, fill it	lly secured out, number
2. List As I	any creditors have priority unsecured claims agains No. Go to Part 2. Yes. t all of your priority unsecured claims. If a creditor ha ed, identify what type of claim it is. If a claim has both pri much as possible, list the claims in alphabetical order acc ntinuation Page of Part 1. If more than one creditor holds	s more than one priority unsecured claim, list ority and nonpriority amounts, list that claim heording to the creditor's name. If you have most a particular claim, list the other creditors in Pa	nere and show bore than two price	oth priority	and nonprior	ity amounts.
(FO	r an explanation of each type of claim, see the instruction	is for this form in the instruction bookiet.)		Total	Priority	Nonpriority
64 ID				claim \$800.00	amount	amount
	riority Creditor's Name	Last 4 digits of account number		\$600.00	\$800.00	\$0.00
_	D Box 7346 umber Street	When was the debt incurred?	<u>a</u>			
_	Greet Greet	As of the date you file, the claim is: Che apply.	ck all that			
_	niladelphia Pennsylvania 19101	Contingent				
	ity State Zip Code In incurred the debt? Check one. Debtor 1 only	Unliquidated Disputed				
	Debtor 2 only	Type of PRIORITY unsecured claim:				
	Debtor 1 and Debtor 2 only	Domestic support obligations				
│	At least one of the debtors and another	Taxes and certain other debts you owe government	tne			
	Check if this claim relates to a community debt	Claims for death or personal injury while intoxicated	le you were			
Is	the claim subject to offset?	Other. Specify				

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Debto	r 1 Kathena First Name Middle Name	Mack Last Name	Case number (if known)	
Part 2	-			
3. D	o any creditors have nonpriority unsecured claim No. You have nothing to report in this part. So Yes. st all of your nonpriority unsecured claims in the	ms against you? ubmit this form to th	er of the creditor who holds each claim. If a creditor has more	•
lf	•		isted, identify what type of claim it is. Do not list claims already in Part 3.If you have more than four priority unsecured claims fill ou	t the Continuation
	A1457/			Total claim
4.1	AMEX Nonpriority Creditor's Name PO box 981540		Last 4 digits of account number 5413 When was the debt incurred? 1/1986	\$742.00
		9998 ip Code debt	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify 001 UnknownLoanType	
	Yes			
4.2	City State Z Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community Is the claim subject to offset? ✓ No Yes	3501 ip Code debt	Last 4 digits of account number 10/2014 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify CreditCard	\$10,360.00
4.3		9456 ip Code debt	When was the debt incurred?	\$0.00

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Debtor 1 Kathena Mack Case number (if known) Last Name Case number (if known)

Part 2	rt 2: Your NONPRIORITY Unsecured Claims - Continuation Page					
	After listing any entries on this page, number them beginning w	rith 4.5, followed by 4.6, and so forth.	Total claim			
4.4	CAVALRY PORTFOLIO SERV Nonpriority Creditor's Name 4050 E COTTON CENTER BLV Number Street	Last 4 digits of account number 1327 When was the debt incurred? 7/2018 As of the date you file, the claim is: Check all that apply.	\$349.00			
	PHOENIX Arizona 85040 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for ORIGINAL CREDITOR: Other. Specify SYNCHRONY BANK				
4.5	CHASE CARD Nonpriority Creditor's Name BANK ONE CARD SERV 2500 WESTFIELD DRI Number Street ELGIN Illinois 60124 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	When was the debt incurred? 5/2013 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify CreditCard	\$4,931.00			
4.6	City of Chicago Nonpriority Creditor's Name 121 N. LaSalle Street Number Street Room 107A Chicago Illinois 60602 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Last 4 digits of account number When was the debt incurred? n/a As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Parkings Tickets	\$500.00			

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Debtor 1 Kathena Mack Case number (if known) Last Name Case number (if known)

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	on Page	
	After listing any entries on this page, number them beginning v	vith 4.5, followed by 4.6, and so forth.	Total claim
4.7	DISCOVER FIN SVCS LLC Nonpriority Creditor's Name PO BOX 15316 Number Street	Last 4 digits of account number 4125 When was the debt incurred? 9/2008 As of the date you file, the claim is: Check all that apply.	\$14,094.00
	WILMINGTON Delaware 19850 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify CreditCard	
4.8	GLA COLLECTION CO INC Nonpriority Creditor's Name 2630 GLEESON LN Number Street LOUISVILLE Kentucky 40299 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number 5488 When was the debt incurred? 4/2015 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA	\$781.00
4.9	Superior Ambulance Service Nonpriority Creditor's Name P.O. Box 1407 Number Street Elmhurst Illinois 60126 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Last 4 digits of account number When was the debt incurred?	\$1,800.00

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Debtor 1 Kathena Mack Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 SYNCB/CARE CREDIT \$1,820.00 Last 4 digits of account number 3515 Nonpriority Creditor's Name C/O P.O. BOX 965036 When was the debt incurred? 3/2017 Number Street As of the date you file, the claim is: Check all that apply. Contingent **ORLANDO** Florida 32896 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt CreditCard Other. Specify __ Is the claim subject to offset? **✓** No Yes

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Debtor 1 Kathena Mack Case number (if known) First Name Middle Name Last Name List Others to Be Notified About a Debt That You Already Listed Part 3: Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. BLITT & GAINES P C On which entry in Part 1 or Part 2 did you list the original creditor? Name of (Check 661 GLENN AVE Line 4.2 Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured Wheeling Illinois 60090 Last 4 digits of account number 8840 City Zip Code State Harris & Harris of Illinois, LTD. On which entry in Part 1 or Part 2 did you list the original creditor? Name 111 West Jackson Blvd. Line 4.6 of (Check Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured Illinois 60604 Chicago Last 4 digits of account number

State

Zip Code

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Part 4: Add th	ne Amounts for Each Type of Unsecured Claim				
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	for s	tatistical reporting purposes only	y. 28 U.S.C. §159.	
			Total claims		
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00		
	6b. Taxes and certain other debts you owe the government	6b.	\$800.00		
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00		
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00		
	6e. Total. Add lines 6a through 6d.	6e.	\$800.00		
			Total claims		
Total claims from Part 2	6f. Student loans	6f.	\$0.00		
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00		
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00		
	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$35,377.00		
	6i. Total. Add lines 6f through 6i.	6i.	\$35,377.00		

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Debtor 1	Kathena		Mack
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number			
(If known)	-		

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

ı	Person or comp	pany with whom you have	the contract or lease	State what the contract or lease is for		
2.1	Chatham Park V	illage Cooperative		Residential Lease,		
	Name			Other,		
	737 E 83rd Pl,			Bi Monthly		
	Number	Street	<u> </u>			
	Chicago	Illinois	60619			
	City	State	Zip Code			

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		D00	union rag	. 51 01 74
Fill in this info	rmation to identify your	case:		
Debtor 1	Kathena		Mack	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for the:	Northern	District of Illinois	
Case number	, ,		(State)	
(If known)				
				Check if this is an amended filing
Official	Form 106H			
Schedu	le H: Your Co	debtors		12/15
No Yes 2. Within the Idaho, Lo	ne last 8 years, have you puisiana, Nevada, New Me Go to line 3. s. Did your spouse, form No	exico, Puerto Rico, Texas, Was	erty state or territory shington, and Wisconsi ent live with you at the	? (Community property states and territories include Arizona, California,
Ц	res. In which commun	ity state of territory and you		I iii iii tile haine and cullent address of that person.
	Name of your spouse,	former spouse, or legal equiv	alent	
	Number Street			
	City	State	Zip Co	de
again as Schedule	a codebtor only if that e <i>E/F</i> (Official Form 106	person is a guarantor or co	signer. Make sure you	if your spouse is filing with you. List the person shown in line 2 have listed the creditor on Schedule D (Official Form 106D), needule D, Schedule E/F, or Schedule G to fill out Column 2.
Column	1: Your codebtor			Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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Fill in this information to identify your case: Debtor 1 Kathena Mack First Name Middle Name Last Name Check if this is: Debtor 2 (Spouse, if filling) First Name Middle Name Last Name An amended filing	
First Name Middle Name Last Name Check if this is:	
First Name Middle Name Last Name Check if this is:	
Debtor 2	
(Spouse, if filing) First Name Middle Name Last Name	ıa.
<u> </u>	
United States Bankruptcy Court for Northern District of Illinois expenses as of the	owing post-petition chapter
uie. (State)	le following date.
Case number MM / DD / YYYY	
Official Form 106I	
Schedule I: Your Income	12/
responsible for supplying correct information. If you are married and not filing jointly, and your spouse is livir information about your spouse. If you are separated and your spouse is not filing with you, do not include info spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, wr number (if known). Answer every question. Part 1: Describe Employment	ormation about your
1. Fill in your employment Debtor 1 Debtor 2	
information.	
If you have more than one job,	
attach a separate page with information about additional Not Employed Not Employed	yed
employers. Occupation	
Include part time, seasonal, or Employer's name	
self-employed work.	
Occupation may include student or homemaker, if it applies. Employer's address Number Street Number Street	
City State Zip Code City	State Zip Code
How long employed there?	
Part 2: Give Details About Monthly Income	
Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the spanspouse unless you are separated.	,
If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on more space, attach a separate sheet to this form. For Debtor 2 o	
For Debtor 1 non-filing spou	
List monthly gross wages, salary, and commissions (before all payroll deductions.) If not paid monthly, calculate what the monthly wage would	
be.	
be. 3. Estimate and list monthly overtime pay. 3	

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Deb	otor 1Kathena First Name	Middle Name	Mack Last Name		Case number			
	riist Name	Mildule Name	Last Name		For Debtor 1	For Debtor 2 or non-filing spouse		
C	opy line 4 here		→	4.	\$0.00			
5. Li	st all payroll dedu							
5	a. Tax, Medicare,	and Social Security deductions	;	5a.	\$0.00			
5	b. Mandatory con	tributions for retirement plans	!	5b.	\$0.00			
5	c. Voluntary contr	ibutions for retirement plans	!	5c.	\$0.00			
5	d. Required repay	ments of retirement fund loans		5d.	\$0.00			
5	e. Insurance		!	5e.	\$0.00			
5	f. Domestic suppo	rt obligations		5f.	\$0.00			
5	g. Union dues			5g.	\$0.00			
5	h. Other deductio	ns. Specify:	;	5h. +	\$0.00 +			
6. A 6 +5h.		uctions. Add lines 5a + 5b + 5c + 5d + 5e +	5f + 5g (6.	\$0.00			
7. C a	alculate total mor	thly take-home pay. Subtract line 6 from lin	ne 4.	7.	\$0.00			
8. Li	st all other incom	e regularly received:						
8	business, profes	-						
		nt for each property and business showing rdinary and necessary business expenses, and part income.		0.0	\$0.00			
8	b. Interest and div			8a. 8b.	\$0.00			
		payments that you, a non-filing spouse, or		00.				
	Include alimony,	spousal support, child support, maintenance it, and property settlement.		8c.	\$0.00			
8	d. Unemployment			8d.	\$0.00			
	e. Social Security			8e.	\$1,636.00			
8	Include cash assi cash assistance t	ent assistance that you regularly receive stance and the value (if known) of any non- hat you receive, such as food stamps (benefit mental Nutrition Assistance Program) or s		8f.	\$0.00			
8	g. Pension or retir	rement income	8	8g.	\$0.00			
8	h. Other monthly	income. Specify:		8h. +	\$0.00 +			
9. A	dd all other incom	e Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g	+ 8h.	9.	\$1,636.00			
		income. Add line 7 + line 9. e 10 for Debtor 1 and Debtor 2 or non-filing s		10.	\$1,636.00 +		=	\$1,636.00
lr fr	nclude contributions iends or relatives.	ular contributions to the expenses that your strom an unmarried partner, members of your mounts already included in lines 2-10 or and	ır household	d, your o	dependents, your roomn	,		
S	pecify:						11. +	\$0.00
		the last column of line 10 to the amount in the Summary of Schedules and Statistical Sciences				•	12.	\$1,636.00
13. I	Do you expect an i	ncrease or decrease within the year after	r you file th	is form	?			Combined monthly income
L	Too. Explain.							

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			sament rage or err	•		
Fill in this infor	mation to identify your c	ase:				
Debtor 1	Kathena		Mack			
	First Name	Middle Name	Last Name	Check if this is:		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended filing	g	
United States E	Bankruptcy Court for the:		District of Illinois	A supplement she expenses as of the		•
Case number (If known)			(State)	MM / DD / YYYY		
Official	Form 106J					
Schedul	e J: Your Exp	enses				12/15
information. If (if known). Ans		attach another sheet to th	are filing together, both are equal nis form. On the top of any addition			umber
1. Is this a joi		~				
No. Go						
		marata hawaahald?				
L res. D	oes Debtor 2 live in a se 	parate nousenoid?				
	No					
	Yes. Debtor 2 must file	e Official Forms 106J-2, Exp	penses for Separate Household of Deb	tor 2.		
2. Do you hav	e dependents? 📈 No					
Do not list D Debtor 2.		s. Fill out this information for the contract of the contract	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does depend with you?	ent live
	penses include					
expenses o than	f people other					
yourself and dependents	-	S				
Part 2: Estin	mate Your Ongoing N	Nonthly Expenses				
_	of a date after the bankr		s you are using this form as a supp upplemental Schedule J, check the	•	•	
		ash government assistanc on Schedule I: Your Incor	e if you know the value of ne (Official Form B 106l.)		Yo	ur expenses
	or home ownership exporthe ground or lot. 4.	enses for your residence.	Include first mortgage payments and		4.	\$723.00
If not incl	uded in line 4:					
4a. Real e	state taxes				4a	\$0.00
4b. Prope	rty, homeowner's, or rente	er's insurance			4b.	\$0.00

4c.

4d.

\$0.00

\$0.00

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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 Debtor 1 First Name
 Kathena Middle Name
 Mack Last Name
 Case number (if known)

i iist ivaille	Wildle Name Last Name		
			Your expenses
5. Additional mortgage payments for	or your residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural gas		6a.	\$0.00
6b. Water, sewer, garbage collection	n	6b.	\$0.00
6c. Telephone, cell phone, Internet	t, satellite, and cable services	6c.	\$50.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping supplies	•	7.	\$140.00
8. Childcare and children's educati	ion costs	8.	\$0.00
9. Clothing, laundry, and dry cleani	ng	9.	\$10.00
10. Personal care products and ser	vices	10.	\$10.00
11. Medical and dental expenses		11.	\$0.00
12. Transportation. Include gas, mai Do not include car payments	ntenance, bus or train fare.	12.	\$125.00
13. Entertainment, clubs, recreation	n, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and re	ligious donations	14.	\$0.00
15. Insurance. Do not include insurance deducted	f from your pay or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$150.00
15d. Other insurance. Specify:		15d	\$0.00
16. Taxes. Do not include taxes dedu	cted from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease payments:		10	
17a. Car payments for Vehicle 1		17a	\$402.50
17b. Car payments for Vehicle 2		17b	\$0.00
17c. Other. Specify:		17c	\$0.00
17d. Other. Specify:		17d	\$0.00
	ntenance, and support that you did not report as deducted from Your Income (Official Form 106I).	18.	\$0.00
19.Other payments you make to su	pport others who do not live with you.		
Specify:		19.	\$0.00
20.Other real property expenses no	ot included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property		20a	\$0.00
20b. Real estate taxes.		20b	\$0.00
20c. Property, homeowner's, or re	nter's insurance	20c	\$0.00
20d. Maintenance, repair, and upk	eep expenses.	20d	\$0.00
20e. Homeowner's association or	condominium dues	20e	\$0.00

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Debtor 1 Kathe	na		Mack	Case number (if known)		
First N	lame	Middle Name	Last Name			
21. Other. Spec	cify: Renters insurance				21	\$22.00
22. Calculate	your monthly expenses.					\$1,632.50
	ies 4 through 21.					\$0.00
	, , ,	**	from Official Form 106J-2			\$1,632.50
22c. Add lin	e 22a and 22b. The resul	It is your monthly exp	enses.		22.	
23.Calculate y	our monthly net incom	е.				
23a. Copy I	ine 12 (your combined m	onthly income) from S	Schedule I.		23a	\$1,636.00
23b. Copy	your monthly expenses fr	om line 22 above.			23b	\$1,632.50
	ct your monthly expenses		icome.			\$3.50
The re	sult is your monthly net in	ncome.			23c	
For examp	le, do you expect to finish	n paying for your car k	ses within the year after you	u expect your		

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Fill in this information to identify your case:					
Debtor 1	Kathena		Mack		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the:	Northern	District of Illinois(State)		
Case number (If known)			(State)		

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Pai	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to I	nelp you fill out bankruptcy forms?
	☑ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary	and schedules filed with this declaration and
	that they are true and correct.	
×	/s/ Kathena Mack	x
	Signature of Debtor 1	Signature of Debtor 2
	Date 9/7/2018	Date
	MM/DD/YYYY	MM/DD/YYYY

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Fill i	n this info	ormation to identify your	case:					
Deb	tor 1	Kathena		Ma	nck			
		First Name	Middle	Name La:	st Name	_		
	tor 2 use, if filing)	First Name	Middle	Name La:	st Name	_		
Unit	ed States	Bankruptcy Court for the:	Northern	District o	f Illinois			
	e number				(State)	-		
(If kno						_		
Of	ficial	Form 107						Check if this is a amended filing
		_				.		
		ent of Financia						04/1
info	rmation.	lete and accurate as po . If more space is need nown). Answer every o	ed, attach a sep					
Pari		e Details About Your		and Where You	Lived Before			
1.	What i	s your current marital st	atus?					
١.		•	atus:					
		arried ot married						
2.	During	ı the last 3 years, have y	ou lived anvwher	e other than where	you live now?			
					,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			
	✓ No	o es. List all of the places y	ou lived in the las	t 3 vears. Do not inc	clude where you live	e now		
	ш "	oo. Elot all of the places y		ico youro. Bo not inc	nado wholo you iivo	, now.		
	De	ebtor 1:		Dates Debtor 1 I there	ived Debtor 2:			Dates Debtor 2 lived there
					Same	as Debtor 1		Same as Debtor 1
				From				From
	Nu	umber Street		To	_ Number St	treet		To
					-			
	Ci	ty State	Zip Code		City	State	Zip Code	
					Same	as Debtor 1		Same as Debtor 1
	Ni	umber Street		From	Number St	troot		From
		diffiber Street		To	- Number 3t	11661		
					-			
	Ci	ty State	Zip Code		City	State	Zip Code	
3.	Within t	he last 8 years, did you e	ever live with a sp	oouse or legal equiv	alent in a communi	ity property state	e or territory? (Co	mmunity property states
		tories include Arizona, Calif						· ·
	✓ No							
	Yes	. Make sure you fill out S	chedule H: Your	Codebtors (Official	Form 106H).			

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Deb	tor 1	Kathena	Mack		mber (if known)	
		First Name Middle	Name Last Nam	e		
Part	2:	Explain the Sources of Your Inc	come			
Fill		you have any income from employmenthe total amount of income you receivities. If you are filing a joint case and you No Yes. Fill in the details.	red from all jobs and all busin	esses, including part-time		irs?
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		om January 1 of current year until e date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business		Wages, commissions, bonuses, tips Operating a business	
		or last calendar year: anuary 1 to December 31, 2017) YYYY	Wages, commissions, bonuses, tips Operating a business		Wages, commissions, bonuses, tips Operating a business	
		or the calendar year before that: anuary 1 to December 31, 2016) YYYY	Wages, commissions, bonuses, tips Operating a business		Wages, commissions, bonuses, tips Operating a business	
 	Inclu oubli filing List (you receive any other income during de income regardless of whether that in ic benefit payments; pensions; rental incapionit case and you have income that each source and the gross income from	come is taxable. Examples o come; interest; dividends; mo you received together, list it o	f other income are alimony; cloney collected from lawsuits; ronly once under Debtor 1.	royalties; and gambling and lot	
		Yes. Fill in the details.				
			Debtor 1		Debtor 2	
			Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
		rom January 1 of current year until ne date you filed for bankruptcy:	YTD: Social Security	\$14,400.00		
		or last calendar year: lanuary 1 to December 31,	Social Security	\$19,200.00		
		or the calendar year before that: lanuary 1 to December 31, 2016) YYYY	Social Security	\$19,200.00		

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Debtor 1 Kathena Mack Case number (if known) First Name Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Amount you still owe Was this payment Dates of payment Total amount paid for Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Number Street Credit card Loan repayment Citv Suppliers or State 7in Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Suppliers or Zip Code vendors Other

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Mithin 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives, any general partners; relatives of any general partners; partnerships of which you are an officer, divotor, possion in control, or owner of 20% or more of their owner of the your and all any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and allmony. No Yes. List all payments to an insider. Dates of payment Dates of paymen	or 1	Kathena		Ma		Case number	(if known)
insider's Name Number Street		First Name	Middle Name	Las	st Name		
Dates of payment Dates of payments or transfer any property on account of a debt that benefited an insider? Dates of payments that benefited an insider. Dates of payment Date	nsio orp gei	ders include your relatives; porations of which you are nt, including one for a bus	any general partners an officer, director, partness you operate as	s; relatives of any person in control,	general partners; par or owner of 20% or	tnerships of which y r more of their voting	ou are a general partner; g securities; and any managing
Insider's Name Number Street City State Zip Code Insider's Name Number Street Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? No Yes. List all payments that benefited an insider. Dates of payment Dates of payment Dates of payment Include creditor's name Number Street City State Zip Code Reason for this payment Amount you still owe Reason for this payment Include creditor's name Number Street City State Zip Code	<u> </u>		o an incidor				
Number Street City State Zip Code Insider's Name Number Street		res. List all payments to	Jan Insider.				Reason for this payment
City State Zip Code Insider's Name Number Street		Insider's Name					
Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an nisider? City State Zip Code No Yes. List all payments that benefited an insider. Dates of payment paid Total amount Amount you still owe Still owe Include creditor's name Insider's Name Number Street City State Zip Code Insider's Name Number Street		Number Street					
Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? nclude payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment paid Total amount you still owe Insider's Name Number Street City State Zip Code Number Street Insider's Name Number Street		City State	Zip Code				
City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an nisider. No Yes. List all payments that benefited an insider. Dates of payment paid Still owe Reason for this payment include creditor's name Insider's Name Number Street City State Zip Code		Insider's Name					
Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? No Yes. List all payments that benefited an insider. Dates of payment Dates of		Number Street					
Yes. List all payments that benefited an insider. Dates of payment Total amount paid Amount you still owe Reason for this payment Include creditor's name		City State	Zip Code				
Insider's Name Number Street City State Zip Code Insider's Name Number Street	nsi ncl	der? ude payments on debts gu No	uaranteed or cosigne	d by an insider. ider. Dates of	Total amount	Amount you	
Number Street City State Zip Code Insider's Name Number Street				payment	paid	still owe	Include creditor's name
City State Zip Code Insider's Name Number Street		Insider's Name					
Insider's Name Number Street		Number Street					
Number Street	_	City State	Zip Code				
		Insider's Name			·		
City. Ctata 7ip Code		Number Street					
		City State	Zin Code				

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Debtor 1 Kathena Mack Case number (if known) First Name Middle Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Nature of the case Status of the case Court or agency Case title Contract Pending Circuit Court of Cook County, Illinois Bank of America V Kathena Mack Court Name On appeal 5600 Old Orchard Road Case number NumberStreet Concluded 2018-M1-125117 60077 Skokie Illinois City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded Citv State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Describe the property Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debtor	1 Kathena		Mack	Case number (if known	1)	
		lle Name	Last Name			
	Vithin 90 days before you filed for bar accounts or refuse to make a paymen			ank or financial institution,	set off any amou	ints from your
[No Yes. Fill in the details.					
			Describe the action the	creditor took	Date action was taken	Amount
	Creditor's Name					
	Number Street					
			Last 4 digits of account n	umber: XXXX-		
	City State Z	ip Code				
	/ithin 1 year before you filed for bank ppointed receiver, a custodian, or an		of your property in the p	ossession of an assignee fo	or the benefit of o	creditors, a court-
<u> </u>	✓ No ☐ Yes					
Part 5:	-	ıtions				
	Within 2 years before you filed for bar		u give any gifts with a to	tal value of more than \$60	0 per person?	
	No	intruptoy, and yo	a give any gins with a to	tar value of more than 400	b per person.	
i	Yes. Fill in the details for each gift					
	Gifts with a total value of more the per person	nan \$600	Describe the gifts		Dates you gave the gifts	Value
	Person to Whom You Gave the Gift					
	Number Street					
	City State Z	ip Code				
	Person's relationship to you					
	Person to Whom You Gave the Gift					
	Number Street					
	City State Z Person's relationship to you	ip Code				
	. 1.55 5 rolation of the you					

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btor 1	Kathena		Mack	Case number (if kno	vn)	
	First Name	Middle Name	Last Name	<u> </u>		
Wi						
Wi	thin 2 years before you file	ed for bankruptcy, did	you give any gifts or contribution	ns with a total value	of more than \$600	to any charity?
V	No					
	Yes. Fill in the details for	each aift or contribution	on.			
	•	-		1 - J	Data	Value
	Gifts or contributions to that total more than \$6		Describe what you contribu	tea	Date you contributed	Value
	that total more than 40	00			Contributed	
	-		_			
	Charity's Name					
			-			
			-			
	Number Street					
	City State	Zip Code	-			
	Oity Otato	Zip Gode				
6:	List Certain Losses					
	mbling? No Yes. Fill in the details.		nce you filed for bankruptcy, did	, o a . o o o a , g . o	,,	
	res. Fill III the details.					
	Describe the property y	ou lost and	Describe any insurance cov		Date of your	Value of property
	how the loss occurred		Include the amount that insurpending insurance claims on		loss	lost
			A/B: Property.			
ab	thin 1 year before you filed out seeking bankruptcy o	d for bankruptcy, did y r preparing a bankrup	you or anyone else acting on you tcy petition? or credit counseling agencies for se			nyone you consult
Wit	thin 1 year before you filed out seeking bankruptcy o	d for bankruptcy, did y r preparing a bankrup	tcy petition? or credit counseling agencies for se	vices required in your b	ankruptcy.	
Wit	thin 1 year before you file out seeking bankruptcy or dude any attorneys, bankrup No	d for bankruptcy, did y r preparing a bankrup	tcy petition?	vices required in your b		Amount of payment
Wit	thin 1 year before you filed out seeking bankruptcy of clude any attomeys, bankrup No Yes. Fill in the details.	d for bankruptcy, did y r preparing a bankrup	tcy petition? or credit counseling agencies for set Description and value of an transferred	vices required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you file out seeking bankruptcy or dude any attorneys, bankrup No	d for bankruptcy, did y r preparing a bankrup	tcy petition? or credit counseling agencies for sel	vices required in your b	Date payment or transfer	Amount of
Wit	thin 1 year before you filed out seeking bankruptcy of slude any attorneys, bankrupted No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street	d for bankruptcy, did y r preparing a bankrup	tcy petition? or credit counseling agencies for set Description and value of an transferred	vices required in your b	Date payment or transfer was made	Amount of payment
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Wit	thin 1 year before you filed out seeking bankruptcy of slude any attorneys, bankrupted out seeking bankrupted on the seeki	d for bankruptcy, did y r preparing a bankrupt otcy petition preparers, o s 60603 Zip Code	tcy petition? or credit counseling agencies for set Description and value of an transferred	vices required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed out seeking bankruptcy of slude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address None	d for bankruptcy, did y r preparing a bankrupt otcy petition preparers, o s 60603 Zip Code	tcy petition? or credit counseling agencies for set Description and value of an transferred	vices required in your b	Date payment or transfer was made	Amount of payment
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Wit	thin 1 year before you file out seeking bankruptcy of seeking bankruptcy of stude any attorneys, bankrupted any attorneys,	d for bankruptcy, did y r preparing a bankrupt otcy petition preparers, o s 60603 Zip Code	tcy petition? or credit counseling agencies for set Description and value of an transferred	vices required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed out seeking bankruptcy of slude any attorneys, bankrupted any attorneys, bankrupted out seeking bankrupted out seeking bankrupted out of the seeking bankrupted out of the seeking bankrupted out	d for bankruptcy, did yr preparing a bankrupt the preparing preparers, of the preparers of	tcy petition? or credit counseling agencies for set Description and value of an transferred	vices required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you file out seeking bankruptcy of seeking bankruptcy of stude any attorneys, bankrupted any attorneys,	d for bankruptcy, did y r preparing a bankrupt otcy petition preparers, o s 60603 Zip Code	tcy petition? or credit counseling agencies for set Description and value of an transferred	vices required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you file out seeking bankruptcy of seeking bankruptcy of stude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address None Person Who Made the Path Person Who Was Paid Number Street Person Who Was Paid Number Street	d for bankruptcy, did yr preparing a bankrupt the preparing preparers, of the preparers of	tcy petition? or credit counseling agencies for set Description and value of an transferred	vices required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed out seeking bankruptcy of slude any attorneys, bankrupted any attorneys, bankrupted out seeking bankrupted out seeking bankrupted out of the seeking bankrupted out of the seeking bankrupted out	d for bankruptcy, did yr preparing a bankrupt the preparing preparers, of the preparers of	tcy petition? or credit counseling agencies for set Description and value of an transferred	vices required in your b	Date payment or transfer was made	Amount of payment

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	Kathena	Mack	Case number (if known)	
	First Name Middle Name	Last Name		
he	thin 1 year before you filed for bankruptcy, Ip you deal with your creditors or to make not include any payment or transfer that you	payments to your creditors?	our behalf pay or transfer any pro	perty to anyone who promised t
✓	1 No			
ř	Yes. Fill in the details.			
		Description and value of	ny property Date	Amount of payment
		transferred	paym	ent or
			trans made	fer was
	Person Who Was Paid			
	Number Street			
	City State Zip Code	9		
∠	d transfers that you have already listed on this No Yes. Fill in the details.			
		Description and value of transferred	roperty Describe any prope payments received in exchange	
	Person Who Received Transfer			
	Number Street			
	Number Street			
		3		
	City State Zip Code Person's relationship to you			
	City State Zip Code	3		
	City State Zip Code Person's relationship to you			
	City State Zip Code Person's relationship to you Person Who Received Transfer Number Street			
	City State Zip Code Person's relationship to you Person Who Received Transfer			
be	City State Zip Code Person's relationship to you Person Who Received Transfer Number Street City State Zip Code)	a self-settled trust or similar dev	ice of which you are a
be	City State Zip Code Person's relationship to you Person Who Received Transfer Number Street City State Zip Code Person's relationship to you thin 10 years before you filed for bankruptoneficiary? nese are often called asset-protection devices.))	a self-settled trust or similar dev	ice of which you are a
be	City State Zip Code Person's relationship to you Person Who Received Transfer Number Street City State Zip Code Person's relationship to you thin 10 years before you filed for bankruptoneficiary? nese are often called asset-protection devices.) No)	a self-settled trust or similar dev	ice of which you are a
be	City State Zip Code Person's relationship to you Person Who Received Transfer Number Street City State Zip Code Person's relationship to you thin 10 years before you filed for bankruptoneficiary? nese are often called asset-protection devices.)	cy, did you transfer any property to		
be	City State Zip Code Person's relationship to you Person Who Received Transfer Number Street City State Zip Code Person's relationship to you thin 10 years before you filed for bankruptoneficiary? nese are often called asset-protection devices.) No)		ice of which you are a Date transfer was
be	City State Zip Code Person's relationship to you Person Who Received Transfer Number Street City State Zip Code Person's relationship to you thin 10 years before you filed for bankruptoneficiary? nese are often called asset-protection devices.) No	cy, did you transfer any property to		Date

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Debtor 1 Kathena Mack Case number (if known) First Name Middle Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance number instrument account was before closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City Zip Code State XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other Zip Code 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code State Zip Code 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Yes Number Street Number Street Citv State 7in Code

City

State

Zip Code

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Document Debtor 1 Kathena Mack Case number (if known) First Name Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. **✓** No Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Date of Environmental law, if you know it notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code Zip Code State 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street **NumberStreet**

City

State

Zip Code

State

Zip Code

City

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Deb	tor 1	Kathena			Mack	Cas	se number <i>(it</i>	fknown)	
		First Name	N	Middle Name	Last Name				
26.		e you been a party	y in any judici	al or administr	rative proceeding und	der any environmer	ntal law? In	clude settlements and o	rders.
		Yes. Fill in the det	ails.						
					Court or agency		Nature o	of the case	Status of the case
		Case title			Court Name				Pending
		Case number			NumberStreet				On appeal
					City State	Zip Code			Concluded
Pari	t 11:	Give Details Ab	oout Your Bu	usiness or Co	onnections to Any	Business			
27.	Witl	nin 4 years before	you filed for b	ankruptcy, did	d you own a business	or have any of the	following c	onnections to any busine	ess?
					ade, profession, or ot LC) or limited liability		full-time or p	oart-time	
		A partner in a			va of a componention				
					ve of a corporation equity securities of a c	corporation			
	✓	No. None of the a							
	Ш	Yes. Check all tha	at apply abov	e and fill in the	details below for each			Foods on the effective	
					Describe the n	ature of the busine	ess	Employer Identification include Social Security	
		Business Name			_			EIN:	
		Number Street			Name of accou	ıntant or bookkeep	per	Dates business existed	d
		City	State	Zip Code	_			From To	
					Describe the n	ature of the busine	ess	Employer Identification include Social Security	
		Business Name			_			EIN:	
		Number Street			Name of acces	ıntant or bookkeep	or	Dates business existed	i
		City	State	Zip Code	- Name of accor	intailt of bookkeep	Jei	From To	
					Describe the n	ature of the busine	ess	Employer Identification include Social Security	
		Business Name			_			EIN:	
		Number Street			Name of accou	ıntant or bookkeep	per	Dates business existed	i
		City	State	Zip Code	_			From To	

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Debt	tor 1	Kathena		Mack	Case number (if known)
		First Name	Middle Name	Last Name	
28.	cred	nin 2 years before you file litors, or other parties. No Yes. Fill in the details belo		give a financial statement t	o anyone about your business? Include all financial institutions,
				Date issued	
				Date Issued	
		Name		MM/DD/YYYY	
		Number Street			
		City State	Zip Code		
Part	12:	Sign Below			
t	rue a	and correct. I understand kruptcy case can result i	that making a false state n fines up to \$250,000, or	nent, concealing property,	s, and I declare under penalty of perjury that the answers are or obtaining money or property by fraud in connection with rears, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		/s/ Katnena			
		Signature of De	ebtor 1		Signature of Debtor 2
		Date 9/7/201	8		Date
[✓ N Y	lo les		nancial Affairs for Individual	s Filing for Bankruptcy (Official Form 107)? cruptcy forms?
Į į	V N	0			
Ì	\equiv	es. Name of person			Attach the Bankruptcy Petition Preparer's Notice,

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Fill in this information to identify your case:						
Debtor 1	Kathena	Mack				
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case number (If known)	-					

Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1.	For any creditors that you listed in Part 1 of Schedule D: Creditors I information below.	Nho Have Claims Secured by Property (Official Forn	n 106D), fill in the
	Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
	Creditor's name: BK OF AMER Description of property securing debt: 2012 Toyota Avalon	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	No. ✓ Yes.
	Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	No. Yes.
	Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	No. Yes.
	Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and	No. Yes.

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Debtor	Kathena		Mack	Case number (if
1	First Name	Middle Name	Last Name	known)
Part 2:	List Your Unexpired Per	sonal Property Lease	s	
informa		state leases. Unexpired	leases are leases that	ry Contracts and Unexpired Leases (Official Form 106G), fill in the t are still in effect; the lease period has not yet ended. You may 1 U.S.C. § 365(p)(2).
Des	scribe your unexpired person	al property leases		Will the lease be assumed?
Les	sor's name:			□ No □ Yes
	cription of leased perty:			_
Les	sor's name:			No Yes
	cription of leased perty:			
Les	sor's name:			□ No □ Yes
	cription of leased perty:			
Les	sor's name:			No Yes
	cription of leased perty:			
Les	sor's name:			No Yes
	cription of leased perty:			
Les	sor's name:			□ No □ Yes
	cription of leased perty:			
Les	sor's name:			□ No □ Yes
	cription of leased perty:			_
Part 3:	Sign Below			
	er penalty of perjury, I declar erty that is subject to an une		ny intention about any	y property of my estate that secures a debt and any personal
×	/s/ Kathena Mack		×	
Si	gnature of Debtor 1		Siç	ignature of Debtor 2
D:	ate 9/7/2018		Da	rate
5	MM/DD/YYYY		50	MM/DD/YYYY

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

n re	Kathena Mack	Northern Dis	Case No.			
_	Debtor			(If known)		
			Chapter	Chapter 7		
			ON OF ATTORNEY I			
1.	 Pursuant to 11 U.S.C. § 329(a) and l compensation paid to me within one rendered or to be rendered on behalt 	e year before the filing of the	ne petition in bankruptcy, or agreed	to be paid to me, for services		
	For legal services, I have agreed to a	ccept		\$665.00		
	Prior to the filing of this statement I	have received		\$0.00		
	Balance Due			\$665.00		
2.	. The source of the compensation pai	d to me was:				
	Debtor	Other (speci	fy)			
3.	. The source of the compensation pai	d to me is:				
	Debtor	Other (speci	fy)			
4.	I have not agreed to share the all members and associates of my		tion with any other person unless th	ney are		
		w firm. A copy of the agree	with a other person or persons who ement, together with a list of the nan			
5.	5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;					
	b. Preparation and filing of any	petition, schedules, state	ments of affairs and plan which may	be required;		
	c. Representation of the debtor	at the meeting of creditor	s and confirmation hearing, and any	adjourned hearings thereof;		
6.	. By agreement with the debtor(s), the	above-disclosed fee does	not include the following services:			
		CERTIF	TICATION			
	certify that the foregoing is a comple tor(s) in this bankruptcy proceedings.	te statement of any agreer	ment or arrangement for payment to	me for representation of the		
	9/7/2018		/s/ Michael Spangler			
	Date		Signature of Attorney			
			Semrad Law Firm			
			Name of law firm			

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1.717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans.
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Mack, Kathena	Case No	
	Debtor(s)	Odde No.	
		Chapter.	Chapter7
	VERIF	ICATION OF CREDITOR MAT	RIX
Th knowledge	-	ify that the attached list of creditors is tr	ue and correct to the best of their
Date:	9/7/2018	/s/ Mack, Kather	na
		Mack, Kathena Signature of Deb	otor

DISCOVER FIN SVCS LLC PO Box 3025 New Albany, OH, 43054

BK OF AMER PO BOX 1598 NORFOLK, VA, 23501

BLITT & GAINES P C 661 GLENN AVE Wheeling, IL, 60090

CHASE CARD BANK ONE CARD SERV 2500 WESTFIELD DRI ELGIN, IL, 60124

SYNCB/CARE CREDIT C/O P.O. BOX 965036 ORLANDO, FL, 32896

GLA COLLECTION CO INC 2630 GLEESON LN LOUISVILLE, KY, 40299

AMEX PO box 981540 El Paso, TX, 79998

CAVALRY PORTFOLIO SERV 4050 E COTTON CENTER BLV PHOENIX, AZ, 85040

IRS Irs Mail Stop 4100 P-3 Kansas City, MO, 64999

City of Chicago 33589 Treasury Center Chicago, IL, 60694

Harris & Harris of Illinois, LTD. 111 West Jackson Blvd. Suite 400 Chicago, IL, 60604 Superior Ambulance Service P.O. Box 1407 Elmhurst, IL, 60126

Braden Partners PO. Box 1259 Dept #1232849 Oaks, PA, 19456

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mation below. Do not list r	Middle Name Personal Property Leas	Last Name	known)
any unexpired personal pro rmation below. Do not list r ime an unexpired personal Describe your unexpired pe	Personal Property Leas		
mation below. Do not list r me an unexpired personal Describe your unexpired pe		es	
	perty lease that you listed in eal estate leases. Unexpired property lease if the trustee	d leases are leases that	r Contracts and Unexpired Leases (Official Form 106G), fill in the are still in effect; the lease period has not yet ended. You may U.S.C. § 365(p)(2).
Lessor's name:	ersonal property leases		Will the lease be assumed?
			□ No □ Yes
Description of leased property:			
_essor's name:			☐ No ☐ Yes
Description of leased property:			
_essor's name:			□ No □ Yes
Description of leased property:			
.essor's name:			□ No □ Yes
Description of leased property:			_
_essor's name:			□ No □ Yes
Description of leased property:			_
.essor's name:			□ No □ Yes
Description of leased property:			_
_essor's name:			☐ No ☐ Yes
Description of leased property:			_
Sign Below Inder penalty of perjury, I deproperty that is subject to a	eclare that I have indicated n unexpired lease.	my intention about any	property of my estate that secures a debt and any personal
/s/ kathena Mack Signature of Debtor 1	Comment !	how x	gnature of Debtor 2
Date 9/7/2018 MM/DD/YYYY		Da	

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Debtor 1 kathena First Name	Middle Ness	Mack	Case number (if known)	-
	Middle Name	Last Name	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
No not enter the amount if you under the Social Security Act. In	contend that the amount red	ceived was a benefit	\$0.00	
For your spouse		\$1,600.00 \$0.00		
9. Pension or retirement incom benefit under the Social Securit		nt received that was a	\$0.00	
10.Income from all other source amount. Do not include any be payments received as a victim of international or domestic terrori page and put the total below.	nefits received under the Soo of a war crime, a crime agains	cial Security Act or st humanity, or		
Total amounts from separate p	ages, if any.		+\$0.00	+
11. Calculate your total current each	<u>-</u>		\$0.00	= <u>\$0.00</u>
column. Then add the total f	or Column A to the total for (Column B.		Total current
Part 2: Determine Whether	the Means Test Applie	s to You		monthly income
12. Calculate your current mon	121	ollow these steps:		
12a. Copy your total current m			Copy li	ne 11 here → \$0.00
Multiply by 12 (the numb 12b. The result is your annual	EL _ PET • SECRETOR	m.		12b. \$0.00
,	,			12b. <u>\$0.00</u>
13 Calculate the median family	income that applies to you	u. Follow these steps:		
Fill in the state in which you live	Э.	Illinois		
Fill in the number of people in	our household.	1		
Fill in the median family income household.	e for your state and size of			13. \$52,410.00
To find a list of applicable medinstructions for this form. This	an income amounts, go onli list may also be available at tl	ne using the link specif ne bankruptcy clerk's o	ied in the separate	
14. How do the lines compare?	and distributed and the second of the second			
	or equal to line 13. On the to		x 1, There is no presumption of ab	use.
14b. Line 12b is more tha Go to Part 3 and fill o	n line 13. On the top of page ut Form 122A-2.	e 1, check box 2, The p	resumption of abuse is determined	by Form 122A-2.
Part 3: Sign Below				
By signing here, I declare und	er penalty of perjury that the	information on this sta	tement and in any attachments is t	rue and correct.
✗ /s/ kathena Mack	Mha	The x	•	
Signature of Debtor 1		_	Signature of Debtor 2	
Date 9/7/2018 MM/DD/YYYY	1		Date 9/7/2018 MM/DD/YYYY	
	NOT fill out or file Form 122 out Form 122A-2 and file it v			

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UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re:	Mack, kathena	Case No	
	Debtor(s)	Case NO.	
		Chapter.	Chapter7
	VERIF	ICATION OF CREDITOR MATR	IIX
Tr knowledge		rify that the attached list of creditors is true	and correct to the best of their
Date:	9/7/2018	/s/ Mack, kathena Mack, kathena Signature of Debtor	Tarther Mich

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Debtor '	kathena		Mack	Case number (if known)
	First Name	Middle Name	Last Name	and the second of the second o
28. Wi	thin 2 years before you filed editors, or other parties. No Yes. Fill in the details belo		u give a financial state	ment to anyone about your business? Include all financial institutions,
			Date issued	
	Name		MM/DD/YYYY	_
	Number Street		-	
	City State	Zip Code	=	
	O: P. I			
Part 12	Sign Below			
true	and correct. I understand	that making a false stat n fines up to \$250,000, o Mack	tement, concealing pro	ments, and I declare under penalty of perjury that the answers are perty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of De	blor I		Signature of Debtor 2
	Date 9/7/2018	3		Date
Did	you attach additional page	s to Your Statement of	Financial Affairs for Ind	ividuals Filing for Bankruptcy (Official Form 107)?
V	No			
	Yes			
Did	you pay or agree to pay sor	neone who is not an att	orney to help you fill ou	ut bankruptcy forms?
V	No			
□	Yes. Name of person			Attach the <i>Bankruptcy Petition Preparer's Notice,</i> Declaration, and Signature (Official Form 119).

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Debtor 1 kathena First Name	Made Made Made Last	Name Case nu	mber (if known)	
	estions for Reporting Purposes			
16. What kind of debts do you have?	"incurred by an individual pr No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily bu	rimarily for a personal, family usiness debts? <i>Business de</i> estment or through the oper	<i>bts</i> are debts that you incurred to obtain ation of the business or investment.	
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that fun No.		exempt property is excluded and administrative to unsecured creditors?	
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000	
19. How much do you estimate your assets to be worth?		\$1,000,001-\$10 mi \$10,000,001-\$50 m \$50,000,001-\$100 \$100,000,001-\$500	10 strain	
20. How much do you estimate your liabilities to be?		\$1,000,001-\$10 mi \$10,000,001-\$50 n \$50,000,001-\$100 \$100,000,001-\$500	million \$1,000,000,001-\$10 billion #10,000,000,001-\$50 billion	
Part 7: Sign Below	Lhava avaminad this patition, and	1 declare under penalty of n	porium that the information provided is true and	
For you I have examined this petition, and I declare under penalty of perjury that the information provided is correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 1 of title 11, United States Code. I understand the relief available under each chapter, and I choose to under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to he out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petitic				
	I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 ye both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.			
	/s/ kathena Mack Signature of Debtor 1	x	Signature of Debtor 2	
*	Executed on 9/7/2018 MM / DD /	· *****	Executed onMM / DD / YYYY	

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Fill in this info					
Fill in this intor	mation to identify your	case:	京 2011年1月1日 日本		
Debtor 1	kathena		Mack		
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		
United States B	ankruptcy Court for the	: Northern	District of Illinois		
	, ,		(State)		
Case number (If known)	S				
Official	Form 106D	ec			Check if this is ar amended filing
Declarat	ion About an	Individual Deb	tor's Schedules		12/15
If two married	people are filing toget	her, both are equally respo	onsible for supplying correct in	formation.	
money or prope	erty by fraud in connection in 1519, and 3571.	ction with a bankruptcy ca	or amended schedules. Makin se can result in fines up to \$25	g a false statement, concealing prop 0,000, or imprisonment for up to 20 y	erty, or obtaining ears, or both. 18
Did you pa	ay or agree to pay som	neone who is NOT an attor	ney to help you fill out bankrup	tcv forms?	
✓ No					
	Name of person		Attach Bankruptcy Petiti Signature (Official Form	on Preparer's Notice, Declaration, and	

MM/DD/YYYY

page 1

Date 9/7/2018

MM/DD/YYYY

B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

n ro	Kathena Mack	Northern Distric		
n re	Debtor		Case No.	(If known)
	20010		Chapter	Chapter 7
DI	eci celibe o	E COMPENSATIO	N OF ATTORNEY F	OD DEDTOD
			N OF ATTORNEY F	
compen	sation paid to me within	one year before the filing of the	ly that I am the attorney for the abo petition in bankruptcy, or agreed to ation of or in connection w ith the	o be paid to me, for services
For lega	l services, I have agreed t	to accept		\$665.00
Prior to	the filing of this stateme	nt I have received		\$0.00
Balance	Due			\$665.00
2. The sou	rce of the compensation	paid to me was:		
	✓ Debtor	Other (specify)		
3. The sou	rce of the compensation	paid to me is:		
	✓ Debtor	Other (specify)		
4. 🚺 I ha	ive not agreed to share th mbers and associates of	e above-disclosed compensation my law firm.	n with any other person unless the	ey are
└─ mer	ive agreed to share the ab mbers or associates of m people sharing in the co	y law firm. A copy of the agreeme	th a other person or persons who ent, together with a list of the nam	are not es of
5. In return	n for the above-disclosed	l fee, I have agreed to render lega	l service for all aspects of the banl	kruptcy case, including:
	Analysis of the debtor's f bankruptcy;	inancial situation, and rendering	advice to the debtor in determining	ng whether to file a petition in
b. I	Preparation and filing of	any petition, schedules, stateme	nts of affairs and plan which may l	be required;
c. I	Representation of the de	btor at the meeting of creditors a	nd confirmation hearing, and any	adjourned hearings thereof;
6. By agree	ement with the debtor(s),	the above-disclosed fee does no	ot include the following services:	
		CERTIFIC	ATION	
I certify the debtor(s) in the	nat the foregoing is a con his bankruptcy proceedin	nplete statement of any agreeme gs.	nt or arrangement for payment to i	me for representation of the
	9/7/2018		/s/ Michael Spangler	When much
	Date		Signature of Attorney	- · · / / · / - ·
			Semrad Law Firm	
			Name of law firm	



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THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28th Floor Chicago, IL 60603 (312) 913-0625

Thank you for selecting The Semrad Law Firm LLC (the "Firm") as legal counsel. It is our policy to confirm in writing the terms of our engagement, including the scope of our representation and how we will charge for our legal services. Those terms are set forth below.

- Scope of Representation. The Firm will be representing you in all aspects of your Bankruptcy case filed under Chapter 7 of the United Stated Bankruptcy Code except for any adversary proceedings that may be filed against you. The scope of this representation does not include any other civil or criminal proceedings.
- 2. Conditional Representation. The Firm has agreed to represent you on the condition that you will enter into and sign an agreement after the filing of your bankruptcy case to pay the Firm for services rendered after the filing of your case. If you refuse to enter into and sign the agreement within ten (10) days after the filing of your case, the Firm will file a motion to withdraw from representing you.
- 3. Prepetition Fees.
 - a. Before the case is filed, the Firm agrees to:
 - Personally counsel you regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures as well as nonbankruptcy options, and answer your questions;
 - ii. Personally explain to you that the Firm is being engaged to represent you on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees are determined and paid;
 - Personally review with you and sign the completed petition, statements, and schedules;
 - iv. Timely prepare and file your petition, statements, and schedules,
 - v. Advise you on which creditors you will need to continue to pay, such as housing or vehicle payments that you intend to retain.
 - b. The fee for services provide before the case is filed is \$ 0.
 - c. The Firm may also incur costs for such items as credit reports and tax transcripts for which it will <u>not</u> seek reimbursement.
- 4. Post-Petition Fees.
 - a. After the case is filed, the Firm agrees to:
 - Advise you of the requirement to attend the meeting of creditors and notify you of the date, time, and place of the meeting;

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- ii. Advise you of the requirement to attend a debtor education course and provide a certificate of completion to the Firm;
- iii. Send notice of your case filing to creditors;
- iv. Correspond with creditors regarding any matters necessary for the administration of your case, including to cease payroll garnishments, unfreeze bank accounts, or recover property that was improperly seized by a creditor;
- v. Timely submit to the Chapter 7 trustee properly documented proof of income, tax records as well as any other necessary documentation;
- vi. Provide you with knowledgeable legal representation at the meeting of creditors as well as any continued or rescheduled meetings in time for check-in and examination;
- vii. Timely prepare and file the notice of completion of the debtor education course;
- viii. If the Firm will be employing another attorney to attend the meeting of creditors, personally explain to you, in advance, the role and identity of the other attorneys and provide that attorney with your file in sufficient time to review it and properly represent you at the meeting;
- Timely negotiate with the Trustee regarding any property or actions that the Trustee may pursue that could be adverse to your interests;
- Timely prepare, file, and serve any necessary statements, amended statements, amended schedules and any change of address, in accordance with information provided by you;
- xi. Monitor all incoming case information, including but not limited to, Reaffirmation agreements, notice of audits by the US Trustee, correspondence from you or any interested parties;
- xii. Review and negotiate, if necessary, any reaffirmation agreements and personally explain the terms of said agreements to you;
- xiii. Be available to respond to your questions throughout the term of the case;
- xiv. Review and timely respond, if necessary, to Trustee motions to dismiss the case;
- xv. Review and timely respond, if necessary, to motions for relief from stay;
- xvi. Prepare, file, and serve all appropriate motions to avoid liens;
- xvii. Prepare, file, and serve all appropriate motion to redeem;
- xviii. Send In Re Mendiola letters to previously undisclosed creditors; and
- xix. Provide any other legal services necessary for the administration of the case.
- The fee for services provide after the case is filed \$1000.
- c. The firm will have no right to payment of the fee listed in section 4(b) unless you sign an agreement after the filing of your bankruptcy case to pay the Firm for services rendered after the filing of your case.

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- d. After the case is filed, the Bankruptcy Court will require payment of filing fees in the amount of \$335.00. In order to pay this, you have two (2) options (please circle one):
 - Pay the costs directly to the bankruptcy court either all at once, or apply to pay these costs in installments; or
 - ii. Request that the Firm pay the costs on your behalf for which it will seek
 reimbursement from you;
- Retainers and Payments to the Firm.
 - a. The fee being charged to you is a flat fee for services rendered during the Chapter 7 case and will be applied without the need for the Firm to keep detailed time records for the specific services performed.
 - b. Any funds paid to the Firm shall immediately become property of the Firm and will be deposited into the operating account of the Firm and will be used for general expenses of the firm.
 - c. While it is ordinarily your option to deposit funds with an attorney that shall remain your property as security for future services, the Firm does not represent clients under such a security retainer because bankruptcy cases require many disparate tasks and functions for the attorneys and support staff; some of which require legal expertise while others may only be ministerial in nature. The benefit to you is the firm's commitment to perform any and all work necessary to represent you in this Chapter 7 bankruptcy.
- 6. Right to Hire New Counsel. You always have the right at any time to terminate the Firm's representation and hire new counsel. Should you refuse to sign an agreement after the filing of your bankruptcy case to pay the Firm for services rendered after the filing of your case, and the Firm moves to withdraw from representing you, you are strongly encouraged to hire new counsel.
- 7. Conflict Waiver. There is an inherent conflict wherever attorneys represent debtors in bankruptcy for a fee. The Firm is working to alleviate financial issues, while at the same time charging a fee. There have also previously been cases that questioned whether asking you to sign an agreement after the filing of your bankruptcy case to pay the Firm for services rendered after the filing of your case presents a possible additional conflict of interest. The Firm may only represent you if that representation will not be materially limited by the Firm's own interests. We believe our ability to represent you will not be affected by your ongoing obligation to pay our post-petition fee. By signing this agreement, you are waiving this conflict and are allowing us to represent you. You

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do not have to waive this conflict of interest and can instead choose for the Firm not to represent you. You also have the right to consult separate counsel to discuss whether you should waive this conflict.

Merger. This agreement constitutes the entire agreement between you and the Firm.
 Any previous discussions or agreements are not valid or enforceable unless contained in this document.

Very truly Yours, My Smy G	
Attorney, The Semrad Law Firm	
CONFIRMED:	
Tale Mragi	
Client	Client
9/7/2018	
Date	Date

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The Semrad Law Firm, LLC 20 S. Clark Street, 28th Floor Chicago IL 60603

	CHAPTER 7 DISCLAIMERS
1.	I understand that The Semrad Law Firm, LLC has pulled my credit report, but that credit report does not report every debt I owe. I understand that it is my responsibility to provide all my debts to The Semrad Law Firm, LLC to list in my bankruptcy.
2.	I agree that in the preparation of my bankruptcy petition and schedules that I have disclosed to The Semrad Law Firm, LLC all my debts, sources of income, assets, personal property, real property, transfers of real estate or any property over the past 4 years, and all expenses I have.
3.	I agree that I will attend my creditors meeting at the time, date, and location that will be mailed to me by the Bankruptcy Court. Failure to attend this meeting is grounds for my case to be dismissed. I understand that at this meeting I will bring my driver's license or State ID and my original social security card. I understand that failure to bring said requested documents to the meeting could be grounds for the meeting to not be held.
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4.	I understand and agree to complete my 2 nd credit counseling course (Debtor Education course) within 45 days of my original 341 meeting date, and submit a copy of the certificate to my attorney and confirm receipt of the certificate. I also understand that there will be a separate cost for the 2 nd course. I understand that failure to complete this 2 nd course and submit it to my attorney can be grounds to have my case close without a discharge. I understand that if my case closes without a discharge, that additional filing fees would have to be paid to re-open my case to file the 2 nd Debtor Education certificate.
22	
5.	If I have a garnishment coming out of my paycheck, The Semrad Law Firm, LLC will send notice of the bankruptcy to my payroll department and garnishing creditor to stop wage garnishments as long as I provide my payroll department contact information. If I choose to not provide my payroll contact information, I understand and agree that it is my responsibility to contact my payroll and garnishing creditor and provide them with proof of filing. Further, although the Semrad Law Firm, LLC will send notice of the bankruptcy filing to my payroll department and garnishing creditor, it is my responsibility to ensure notice was received.

The Semrad Law Firm, LLC 20 S. Clark Street, 28th Floor Chicago IL 60603

	I understand that I must have filed my federal and state taxes for the past 4 years if I was legally		
	required to, and failure to have done so is grounds to have my case dismissed.		

7. I understand that the entire firm of The Semrad Law Firm, LLC represents me and that while a different attorney might have counseled me and prepared my case, once it is filed, my case will be assigned to the attorneys and staff of the Chapter 7 department for the remainder of my case.

8. I understand and agree that I must fully disclose any and all assets, real property, cash, expected tax refunds, inheritance, or personal property of any kind prior to the filing of my bankruptcy.

9. I further understand that any assets including, but not limited to real property, cash, expected tax refunds, future settlements, potential or pending lawsuits, or personal property that has equity that cannot be exempted is subject to liquidation by the Chapter 7 Trustee.

10. I understand that the following debts will not be discharged in my Chapter 7 (this list shows the most common non-dischargeable debts, but not necessarily all): parking tickets, moving violations, student loans, certain governmental debts including taxes and code violations, and child support.

11. I understand that if I wish to keep a secured debt, for example, a mortgage(s) or automobile, I must sign a reaffirmation agreement. I understand that even if I am current on the debt, a reaffirmation agreement is offered solely at the discretion of the creditor. I understand that for my creditor(s) to offer me a reaffirmation agreement I must be current on my monthly payment. If I do not have a reaffirmation agreement offered to me by my finance company, that I may not be able to keep my secured debt.

12. I understand that I will work with my attorney to ensure the reaffirmation agreements are timely received, signed and filed with the Court. I understand the reaffirmation agreement must be filed with the court before the case discharges. Once the reaffirmation agreement is signed, filed with the Court and approved, the debt will be non-dischargeable. I understand that the bankruptcy judge will review my budget when approving or denying the reaffirmation agreement and that it is possible that the judge may determine that the reaffirmation is not in my best interest and deny the reaffirmation.

The Semrad Law Firm, LLC 20 S. Clark Street, 28th Floor Chicago IL 60603

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13. I understand that the scope of representation from The Semrad Law Firm, LLC does not extend to credit repair.

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14. I understand that if I have made any recent credit card transactions, cash advances, or incurred loans during the 3 month period prior to my bankruptcy, an adversary lawsuit may be brough against me in bankruptcy court. An adversary is a lawsuit in which a creditor asks the court to make certain debt non-dischargeable. I understand that if I want The Semrad Law Firm, LLC to represent me in an adversary I must pay additional attorney's fees.



15. I have disclosed all prior bankruptcies that I have filed in the last eight (8) years. I further understand that if I have filed a Chapter 7 bankruptcy in the last eight (8) years, I am not eligible to file a Chapter 7 right now.

16. I understand that to be eligible for a Chapter 7 I cannot have any disposable income after paying all my monthly expenses, and I also have to pass the Form 122A Means test, and if I do have a significant amount of disposable income available or fail the Form 122A that I may be ineligible for a Chapter 7. I

understand that if I do have any disposable income and we attempt to rebut the presumption, the United States Trustee may deem my case an abuse and I may have to convert to a Chapter 13 or let my case be dismissed.

17. I understand and acknowledge that when I surrender real property through my Chapter 7 bankruptcy that the property is still my responsibility until it is sold at a foreclosure sale. I must keep up the property insurance and maintenance of said property, including, but not limited to, future water bills until the sale date. I understand that, if I neglect to maintain the property and am assessed city code violations, I will be responsible to pay those fines. Further, I must continue to pay homeowners and association fees after the bankruptcy is filed until the property is sold. If I do not pay these fees the Association can sue me for the balance of unpaid fees from the filing of the bankruptcy until the property is sold.

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18.	I understand that if I h	ave a co-signer	on any o	of my debts,	the co-signer	will still be re	esponsible f	or that
	debt after the case is fi		nace and a section of the section of				1 St. Commission of the Commission of the	

19. I agree that I authorized The Semrad Law Firm, LLC to file my bankruptcy case, after I reviewed my bankruptcy petition and schedules.